PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.: 10/824,290 Confirmation No.: 6053

Applicant(s): C. Todd Praisner Filed: April 14, 2004

Art Unit: 3694

Examiner: Shaikh, Mohammad Z

Title: METHOD AND SYSTEM FOR PUSHING CREDIT PAYMENTS AS BUYER

INITIATED TRANSACTIONS

Docket No.: 1606US1.014033.123

Customer No.: 54,494

Mail Stop: Amendment Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

AMENDMENT UNDER 37 CFR §1.111

Sir:

In response to the Office Action dated February 19, 2010, please amend the aboveidentified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 5 of this paper.